



2016-2017

Annual Report



**Junior
Achievement[®]**
of New Jersey

#EmpowertheFuture

IMPACT 2016-2017



68,318

New Jersey Students Reached



336

School Partners



813,072

Instructional Contact Hours

12 hours per student (average)

3,540

Classrooms



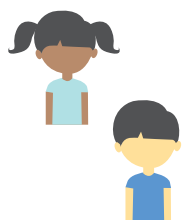
2,594

K-12 Educators



5,529

Corporate & Community Volunteers



Top 17%

Total Students Reached
of 109 JA USA Operations

Top 12%

Total Instructional Contact Hours
of 109 JA USA Operations



Leadership Message

“
Being in JA has taught me leadership and has driven me to strive for nothing but excellence.
”

– Jy'Iana, Brimm Medical Arts High School, Camden

Dear Friends,

For nearly 100 years, Junior Achievement has been inspiring and preparing young people to succeed in a global economy. We are pleased to share with you our Annual Report that highlights 2016-2017, our 13th consecutive year of organizational success focused on this impactful mission.

As a free learning resource to New Jersey schools statewide, Junior Achievement of New Jersey (JANJ) now more than ever is a relevant, 21st century educational solution that is addressing the employability skills gap affecting our state. Through our relationships with business, government, and education partners, in 2016-2017, 68,318 K-12 students statewide through 813,072 JA instructional contact hours developed the critical work readiness, entrepreneurship, and money management skills required to graduate, enter the workforce, and become contributing citizens and community members. JANJ ranked in the top 12% of 109 JA USA operations with our instructional contact hours, reinforcing the measurable impact we are having on our young people.



JANJ empowers youth to succeed by connecting them with corporate and community volunteers from various backgrounds, careers, and pathways. During the 2016-2017 school year, 5,529 dedicated volunteers brought JA's programs to life while giving the gift of their time and talents to New Jersey students. It is our volunteers that truly set JA apart. In fact, more than 95% of our JA Finance Park students surveyed responded that JA reinforces the importance of an education as a direct result of the volunteers who shared their time, personal stories, and pathways.

We are deeply grateful to our volunteers, business and education partners, and investors who enable JA in New Jersey to remain a no-cost solution to our schools, students, and families. These incredible partnerships have enabled us to create an exciting learning environment in our JA Education Center.

The JA Education Center, our state headquarters and home to our Capstone programs - JA BizTown and JA Finance Park - continues to be one of our proudest and most strategic accomplishments to date. Thousands of young people, volunteers, educators, and special guests walked through the doors of this experiential learning center in 2016-2017, participating in our Capstone programs, a JA Career Success Workshop, the JA Women's Future Leadership Forum, and our first annual Holiday Benefit, and will continue to do so annually.

As a result of establishing this state-of-the-art Education Center, for the first time ever schools are registering a year in advance to provide these life-changing programs to their students. Our students and volunteers are walking away from their JA experience feeling inspired and empowered. Additionally, several investors have increased their commitment to JA and our students through the branding opportunities the JA Education Center provides which enables JANJ to continue serving more youth annually.

Together, we are changing kids' lives and empowering them to be our next generation of leaders. Without a doubt, these young people are the future business leaders of our state, country, and world. Thank you for believing in JA. We look forward to continuing our life-changing work with you to inspire and prepare New Jersey's youth to succeed in our global economy.

With gratitude,

Catherine D. Milone
President, JA of New Jersey

Christine LaCroix
Board Chair, JA of New Jersey
Partner, Deloitte LLP

Organization Profile



Our Mission

To inspire and prepare young people to succeed in a global economy.

Our Vision

Junior Achievement (JA) will be New Jersey's premier resource and facilitator of innovative educational experiences that build young people's capacity to be tomorrow's leaders and excel in the global economy.

Program Information

Our volunteer-delivered K-12 programs foster work readiness, entrepreneurship, and money management skills, and use experiential learning to inspire kids to dream big and reach their full potential. These half-day programs are provided to New Jersey's schools at no cost, complement the classroom curricula, and are easily integrated into the lesson plans for each grade level.

Program

Grade

Elementary School Programs

JA Ourselves®	K
JA Our Families®	1
JA Our Community®	2
JA Our City®	3
JA Our Region®	4
JA Our Nation®	5
JA More than Money® (after school)	3, 4, 5

Middle School Programs

JA Global Marketplace®	6, 7, 8
JA Economics for Success®	6, 7, 8
JA It's My Future®	6, 7, 8
JA It's My Business® (after school)	6, 7, 8

Capstone Programs*

JA BizTown® (18-40 instructional hours)	4-7
JA Finance Park® (18-40 instructional hours)	7-12
JA Finance Park® Virtual (18-40 instructional hours)	7-12

High School Programs

JA Job Shadow™	6-12
JA Company Program®	9-12
JA Exploring Economics®	9-12
JA Personal Finance®	9-12
JA Economics®	9-12
JA Be Entrepreneurial®	9-12
JA Titan®	9-12

Program Initiatives

JA Career Success™ Workshop**	9-12
JA High School Heroes (youth leadership service-learning)	9-12
JA Women's Future Leadership Forum	9-12

*JA Capstone programs combine teacher-delivered lessons with a culminating volunteer-assisted field trip to the JA Education Center where students apply classroom learning to a real-world simulation.

Educators of the Year

Mark Cacace, Passaic County Technical Institute



As the School to Careers Coordinator, Mark has proven his commitment to helping his students with this critical transition. Through many JA opportunities, like JA Career Success, JA Finance Park, and JA Job Shadow, his students are gaining important employability skills to ensure their success. Prior to partnering with JA, Mark's biggest challenge was connecting his students with companies that could help prepare their future workforce. Under Mark's leadership, JA has become that connector to the benefit of hundreds of his students since 2009.

.....

Sargeant Timothy Mack, Pleasantville High School JROTC



Shortly after getting involved with JA, Sgt. Mack realized the impact it was having on his students as our future leaders. As JA High School Heroes, his students teach JA in four Pleasantville elementary schools annually, gaining valuable leadership, collaboration, communication, and presentation skills. In the past two school years, more than 260 Heroes from Pleasantville High School JROTC have taught more than 2,000 children. Knowing the impact of JA, Sgt. Mack also engages his students in the Women's Future Leadership Forum and South Jersey Mentorship Forum giving them full circle mentorship opportunities.

.....

Dana Rivas, Elizabeth Public Schools



Dana quickly saw how JA's materials parallel many of the school district's curriculum. With that, Dana has championed the partnership from years of JA Finance Park participation to engaging her students as JA High School Heroes in multiple elementary schools, the Women's Future Leadership Forums, and JA Career Success Workshops. Dana believes in giving her students as many JA experiences as possible because she knows JA will change their lives.

.....

Jennifer SanAntonio, Central School, Warren Township Schools



Formerly in marketing and advertising, Jen first got involved with JANJ in 2014-2015 when she piloted JA BizTown in Central School. Two years later, the partnership is now districtwide. Jen loves that her students walk away from the program with real world knowledge and memories that will last them a lifetime. More importantly, she sees how motivated and committed her students are to strive for greatness in their lives today as they prepare for their future.

2017 JANJ Top Business- Education Champions

Accenture

ADP

Allstate New Jersey
Insurance Company

AT&T

Capital One

Chick-fil-A

Deloitte

Earp Cohn P.C.

EY

Federal Business
Centers, Inc.

Horizon Foundation for
New Jersey

Johnson & Johnson

Kearny Bank

NJM Insurance Group

PSEG

Prudential

Quest Diagnostics

Santander

Verizon

Wells Fargo

Program Highlights

JA Women's Future Leadership Forums

For nearly 10 years, the Women's Future Leadership Forums have been empowering high school girls statewide to reach their full potential. In 2017, JANJ expanded the girl empowerment events, holding four regional Forums to meet the demand by our students and partners alike. The participating girls and their mentors heard from a distinguished panel of executive female role models who introduce an array of pathways and careers including science, technology, engineering, and math-related industries. The one-on-one mentoring and teambuilding sessions with a diverse group of women professionals that followed the panel increased the girls' confidence and employability skills to prepare them for success in the workforce.



“

Because of this event, I am more inspired to achieve and work harder for my goals. The people from the panel opened my eyes a little more to continue and work harder in school.

”

– Karina, Pleasantville High School

JA Titan®

Jumping in the shoes of CEOs and CFOs is no easy task, and in 2016-2017, 641 high school students did just that as part of the annual JA Titan Competition. Held in partnership with NJ Future Business Leaders of America (FBLA), 245 teams were challenged to make a series of decisions around the profitability and sustainability of their virtual company. After four regional competitions, a new winner was chosen - Club Kucha from Montgomery High School - which went on to win JA USA Nationals!

“

The competition was a nice way to make connections with real businessmen and women who gave tips about college and life in general while having fun learning the basics of how to run a business.

”

– JA Titan High School Participant



JA Career Success™ Workshops

Employability skills - the 4Cs of critical thinking, communication, collaboration, and creativity - are the skills entry level workers need to develop to be successful in today's workforce. An increasingly important piece of the education conversation, and now part of the New Jersey Department of Education's priorities, students are gaining these critical skills through JA Career Success Workshops that enable them to thrive as tomorrow's leaders, workers, and citizens. The demand from educators and students for this program helped it grow exponentially in 2016-2017 reaching 2,159 high school students through these half-day Workshops hosted on company and college and university campuses statewide.



“

Thank you for enabling students like us to have the opportunity to talk to established professionals and learn about important soft skills in such an involved and interactive manner. Personally, I learned more about my priorities when it comes to choosing a career and how to fine-tune the skills I possess to achieve the goals I want. I am grateful for having been able to do so in such an environment like the one that was present at this conference; it truly was an amazing experience.

”

– Lakshanya, Middlesex County Vocational-Technical Schools

JA Job Shadow™

JA Job Shadow is not your typical job shadow. This JA experience ties education to the workplace as high school students spend time in NJ companies exploring their businesses. 635 students learned about various careers and industries through the stories of their corporate mentors, and were acquainted with real-world job experiences. With the opportunity for hosting companies to create their own agenda, students walked away knowing more about the business, its career opportunities, and the skills needed for success.



“

I enjoyed learning about the different marketing techniques and all the legal issues that go on within a company. I enjoyed the inspiration that everyone gave. Today's event encouraged me to believe in myself and to not think that I am anything less.

”

– Tyanna, Linden High School

Program Highlights

JA High School Heroes

This youth leadership development service-learning initiative continues to be in high demand by educators and elementary schools. In 2016-2017, 2,792 JA High School Heroes honed their leadership, public speaking, collaboration, time management, and communication skills as they taught JA's curriculum in 1,502 elementary classrooms statewide. As role models, the Heroes left a lasting impression on 30,030 students in their local communities and taught them valuable money management skills, all the while earning community service hours required for graduation.



“

I love teaching! It's hard to keep small kids excited, but seeing the smiles on their faces makes me feel like my group and I are doing a good job.

”

– Danaiza, JA High School Hero, American History High School, Newark



“

All in all, giving back to my community through teaching has been very rewarding. I am always left speechless when a student I've taught recognizes me and tells me they finally know what they want to be or what school they presently attend. Teaching has unleashed newly found potentials in my life, knowing that I can teach not one but a group of students things they actually found interesting and valuable like the importance of STEM has all provided me as a young lady a new level of confidence and self-assurance.

”

– Esther, Rutgers University Class of 2021 and 2017 JA High School Heroes Scholarship Recipient, Plainfield



Capstone Programs: JA BizTown® and JA Finance Park®

Thousands of students, volunteers, and guests walk through the JA Education Center's doors annually for JA's Capstone Programs. Also serving as JANJ's headquarters, the Education Center hosts additional JA programs, special events, and corporate meetings.



JA Finance Park

In yet another year of growth and impact, JA Finance Park reached 12,071 7th to 12th graders through 363,873 JA instructional contact hours in the classroom and during the JA Finance Park simulation. Here, with the encouragement of their volunteers, students learned about budgeting, wise consumerism, and the connection between education and career while meeting financial literacy graduation requirements. After participating, 95% of students surveyed indicated they will plan and set goals for their future.

“

Having adult responsibilities was very difficult and overwhelming. This program taught me a lot about spending and what to expect in the future. There are many expenses that I did not even know about but with the program I am better prepared for the future.

”

– Damain, Saddle Brook High School

Capstone and JA Education Center Strategic Branding Partners



JA BizTown

6,134 students, grades 4th to 7th, ran the JA BizTown mini-city, role playing in jobs as CEOs, CFOs, scientists, and more. Through 198,947 JA instructional contact hours, students statewide met academic standards while experiencing careers, managing money, running businesses, and practicing wise consumer skills under the coaching of 1,000+ corporate and community volunteers. As a result, students experienced an 88% knowledge change in concepts of paying taxes, net monthly income, and soft skill awareness, like teamwork and punctuality.

“

JA BizTown taught me what it means to have responsibility and be in charge. It also taught me that being in charge is a lot of work and that we shouldn't take our teachers for granted. It helped me realize that I want to be in charge of my own business one day and that I want to help people no matter what job I have.

”

– Savana, Gibbsboro Elementary School



Business Education Partnerships

The following companies provided a \$5,000+ contribution and 10+ volunteers in support of various JA programs throughout the 2016-2017 school year:

Business Partner

Program(s)

Accenture	JA Career Success, JA Day, JA Finance Park, Women's Future Leadership Forum
ADP	JA BizTown, JA Finance Park, Women's Future Leadership Forum
AIG	JA Day, JA High School Heroes Day, Latino Professional Community Initiative
Allstate New Jersey Insurance Company	JA BizTown, JA Career Success, JA Day, JA Finance Park, Women's Future Leadership Forum
ARI	South Jersey Mentorship Forum
AT&T	JA Finance Park, JA Job Shadow, Women's Future Leadership Forum
Bank of America	JA Day, JA High School Heroes Day, Latino Professional Community Initiative
C.R. Bard	JA Job Shadow
Boston Consulting Group	JA Career Success
Capital One	JA Day, JA Finance Park
Celgene	JA Career Success
Chubb	JA Day
Cisco	JA Finance Park
Citi	JA BizTown, JA Day, JA Finance Park
Citizens Bank	JA Day
Crowe Horwath	JA Finance Park
Deloitte	JA BizTown, JA Finance Park, Women's Future Leadership Forum
DeVry University	JA Job Shadow
ETS	JA Career Success
EY	JA Company Program, JA Day, JA Job Shadow
Fulton Bank of New Jersey	JA High School Heroes Day
Horizon Blue Cross Blue Shield of New Jersey	JA Day, JA Job Shadow, JA Titan, Latino Professional Community Initiative
HSBC	JA Finance Park
Infineum	JA Day
Investors Bank	JA BizTown
Janssen Pharmaceuticals	JA Day, JA High School Heroes Day
Johnson & Johnson	JA Career Success, JA Day, JA Titan, JA High School Heroes Day
Kearny Bank	JA BizTown, JA Finance Park, Women's Future Leadership Forum
KPMG	JA Day, JA Finance Park
Lincoln Investment	JA Day
Lockheed Martin	JA Day, Women's Future Leadership Forum
Merck	JA Finance Park
MetLife	JA BizTown
Munich Reinsurance America	JA Day, JA Titan, Women's Future Leadership Forum
NJM Insurance Group	JA Career Success, JA Day, JA Finance Park
Nokia	JA Finance Park, JA Job Shadow, STEM Challenge
Novartis	JA Finance Park
NRG	JA Career Success, JA High School Heroes Day
Peapack-Gladstone Bank	JA Career Success
Phillips 66 - Bayway Refinery	JA Day
Prudential	JA BizTown
PSEG	JA BizTown, JA Finance Park, Women's Future Leadership Forum
PwC	JA Career Success, JA Finance Park
Quest Diagnostics	JA BizTown
Realogy Holdings Corporation	JA Day
Samsung Electronics America	JA Career Success, JA Job Shadow, JA Titan
Santander	JA BizTown, JA Finance Park
Selective Insurance Group	JA Career Success
South Jersey Industries	JA Day, South Jersey Mentorship Forum, Women's Future Leadership Forum
State Street	JA Finance Park
Sun National Bank	JA Day, JA Finance Park, JA High School Heroes Day
Synchronoss Technologies	JA Job Shadow, JA Titan
Synchrony Financial	JA BizTown, JA Finance Park
TD Bank	JA Day
Tiffany & Co.	JA Day
UBS	JA Finance Park, JA Job Shadow
UPS	JA BizTown
Valley National Bank	JA BizTown, JA Day, JA Finance Park
Verizon	JA Finance Park
Virtua	Women's Future Leadership Forum
Wells Fargo	JA BizTown, JA Finance Park, Women's Future Leadership Forum
WithumSmith+Brown	JA BizTown

Special Events



New Jersey Business Hall of Fame™

The New Jersey Business Hall of Fame is JANJ's signature fundraiser and the state's premier platform in recognizing today's ultimate role models for their professional accomplishments and dedication to helping New Jersey's communities. More than 600 business leaders, dignitaries, educators, and JA Student Ambassadors from across the state attended the April 7th celebration of our Laureates: Linda Bowden, Regional President, PNC Bank (pictured); Sally Glick, Principal and Chief Growth Strategist, Sobel & Co.; and Robert Marino, CEO, Horizon Blue Cross Blue Shield of New Jersey. Annual proceeds support statewide JA High School Hero youth leadership service-learning projects.



JA Bowl-A-Thons

Top Bowl-A-Thon Companies: AT&T • Citizens Bank • EY • Realogy • Verizon

Bowl-A-Thons are JANJ's annual Peer to Peer (P2P) fundraising events that are a fun and turnkey way for companies to raise funds for the JA Mission. Company bowling teams of six are asked to raise \$660 to cover the cost of a JANJ classroom. After meeting their fundraising goals, JA hosts bowling parties for our fundraisers at company selected venues statewide. Many companies have also held JA Jeans Days and bake sales to raise funds, and often times companies will match employee gifts making the dollars go even further for JA!



JA Golf Outings

Annual Fall and Spring Golf Outings led by JANJ Board Committees raise funds and help to underwrite student participation in JA programs including statewide JA High School Hero youth leadership service-learning projects. During the Outings, JA Student Ambassadors meet and greet golfers, sharpen their networking skills, hit the driving range, and volunteer to help create a fun day of play for JA.





INDEPENDENT AUDITORS' REPORT

To the Board of Directors of
Junior Achievement of New Jersey, Inc.
Edison, New Jersey

Report on the Financial Statements

We have audited the accompanying financial statements of Junior Achievement of New Jersey, Inc. (a nonprofit organization), which comprise the statements of financial position as of June 30, 2017 and 2016, and the related statements of activities and cash flows for the years then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

Our responsibility is to express an opinion on these financial statements based on our audits. We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditors' judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Junior Achievement of New Jersey, Inc. as of June 30, 2017 and 2016, and the changes in its net assets and its cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.

Spire Group, PC

Clark, New Jersey
October 20, 2017

WWW.SPIRECPA.COM

100 Walnut Avenue, Suite 103
Clark, NJ 07066
Tel: 732.381.8887 • Fax: 732.381.0966

220 South Orange Avenue, Suite 201
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Gifts of \$10,000 to \$14,999

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Chubb
Dun & Bradstreet
Energy Capital Partners
Franklin Templeton Investments
Hyde & Watson Foundation

Janssen Pharmaceuticals, Inc.

KPMG LLP
Kramer Portraits
Lockheed Martin
Munich Reinsurance America, Inc.

PNC
South Jersey Industries
State Farm

Sun National Bank
UBS
Virtua
Walmart

Gifts of \$5,000 to \$9,999

Adler Aphasia Center
Bank of New Jersey
Berkeley College
Bradford Renaissance Portraits

Bristol-Myers Squibb Company

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NJ Chamber of Commerce
PKF O'Connor Davies LLP
Roma Bank Foundation
Sanofi-Aventis

Gifts of \$1,000 to \$2,499

1st Colonial Community Bank

American Century Investments

Associate for Corporate Growth (ACG)

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Giordano, Halleran & Ciesla

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International Brotherhood of Electrical Workers

LPS Industries
Maser Consulting P.A.

Morgan Stanley
Morris County Chamber of Commerce

Mountain Development Corporation

MWWPR
National Institute for Health Care Management

NJ Advance Media
RCR Electrical Contractors

Regal Bank
Silverman Buildings

Solix, Inc.
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AJM Insurance Management
Ally Financial
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Aon Service Corporation
Apple Fasteners, Inc.
Apple Outdoor Supply, Inc.
Art Is Salon

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Bederson & Company LLP
Behrman House Publishers
Bernstein

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Boomerang USA Inc.
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Jason Cooper



“

My job at JA BizTown showed me how to take responsibility and to take pride in myself. I liked when my volunteer helped me with all of my work, and showed me how to perform my job correctly.

”

– Carla, Rosa Parks Elementary School, Orange

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Brian Young
Elena Yu
Russell Yu
John Zamora
Gary Zimmaro, Jr.
Dominick Zurlo

“

I'm inspired and encouraged to follow my dreams and be the best version of myself I can be.

”

– Debora, Midland Park High School, JA Career Success Participant

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South Jersey Gas Co.

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South Board Vice Chair

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South Jersey Gas Co.

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Citi

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HSBC Bank USA NA

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NJ SIM Foundation

Steven Lang
Dancker

Russell Stevens
C.R. Bard, Inc.

Amy LaRosa
Accenture

Rajesh Uttamchandani
ADP

“

Today helped me on my views of college and career. The employees that shared their stories have definitely taught me that reaching out and putting yourself out there will benefit you greatly.

”

– Juliana, County Prep High School, JA Job Shadow Participant, Jersey City

Staff & Recognition



Angela Celeste, *JA BizTown Manager*
angela.celeste@ja.org

Ashley Donecker, *Development Director*
adonecker@ja.org

Nel Edwards, *Office Administrator*
nel.edwards@ja.org

Rosemarie Fisher, *Outsourced Controller*
rose@realposs.com

Alicia Fusco, *Senior Program Director*
afusco@ja.org

Celeste Hardrick, *Senior Program Director*
chardrick@ja.org

Stephanie Karpowicz, *Capstone Program Director*
skarpowicz@ja.org

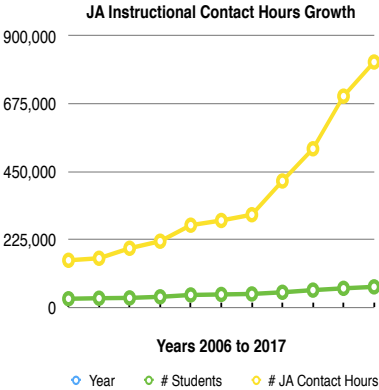
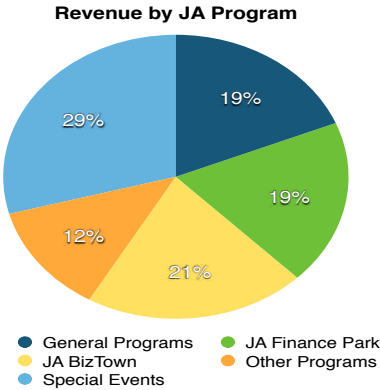
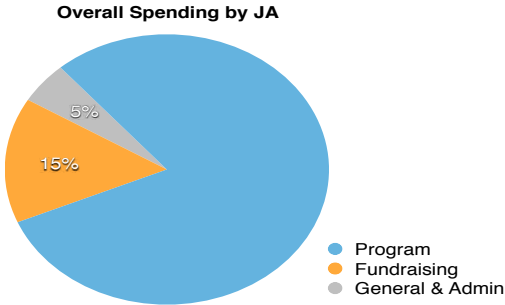
Gioia Kennedy, *Program Manager*
gkennedy@ja.org

Catherine Milone, *President*
cmilone@ja.org

Judith Popick, *P/T Database Management*
jpopick@ja.org

Dawn Schwartz, *SVP, Development & Communications*
dschwartz@ja.org

Christy Tighe, *Director of College & Career Readiness*
ctighe@ja.org



2017 - 2008	JA USA Summit Award/Star Award, 10th year recognized for operational soundness
2016	NJ State Governor's Jefferson Awards presented to NJM, Category of Corporate Leadership
2016	JA USA Gold Leadership Award presented to Dino E. Robusto
2015	JA USA Gold Leadership Award presented to Christine P. LaCroix
2015	NJ State Governor's Jefferson Awards presented to Caroline Dorsa, Category of Executive Leadership
2014	JA USA Gold Leadership Award presented to Clyde D. Keaton
2014	Charles R. Hook Award Winner (JA USA Top Honor)
2015 - 2013, 2011	Peak Performance Team Award
2014 - 2010	Charles R. Hook Award Finalist
2014	NJ State Governor's Jefferson Awards presented to Dino E. Robusto, Category of Executive Leadership
2014	NJBIZ - Best 50 Women in Business
2014	South Jersey Biz - 25 Women to Watch
2014	President's Award, Christ the King Prep School
2014	JA USA Rising Star Award
2013	Muriel F. Siebert Financial Literacy Partnership of the Year Award (NJCFE)
2013	JA USA Gold Leadership Award presented to Patrick A. Cozza
2010	NJ State Governor's Jefferson Awards presented to William Foshay, Category of Executive Leadership
2008	JA USA Gold Leadership Award presented to Tucker (Thomas) Hogan
2008	NJ State Governor's Jefferson Awards presented to Lockheed Martin, Category of Corporate Citizenship
2007	JA USA Phoenix Award, recognized for "Best Turnaround of a JA Chapter"

To view Junior Achievement of New Jersey's financial statements for fiscal year ending June 30, 2017 please visit www.janj.org/about_janj



**A special thank you to our
2016-2017 Annual Report
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Over the past 10 years, hundreds of NJM volunteers have spent countless hours in JA classrooms and in the JA Education Center, empowering thousands of New Jersey's young people to own their economic success. In 2016-2017, NJM volunteers inspired more than 900 students statewide by serving as role models. By underwriting a portion of the JA Finance Park program, high school students received thousands of JA Finance Park instructional contact hours required to graduate.

Through this two-fold investment, students have received thousands of JA instructional contact hours to prepare them for a bright future.

Thank you, NJM Insurance Group, for your ongoing leadership and support of the JA mission.

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